

App. Serial No. 09/994,725 (Attorney Docket No.: 47004.000111)

The following is a listing of the claims under revised 37 C.F.R. 1.121.

1. **(Currently amended)** A banking system for offering a plurality of financial services to customers via a login/sign-on process, comprising:

a host server;

a universal session manager operatively disposed on the host server, the universal session manager maintaining the sign-on process;

an interface to at least one a plurality of remote servers by which a customer interfaces with the remote servers, the interface generated by the universal session manager, the interface having multiple frames; a universal session manager; and

a validation module operatively linked to the universal session manager through an electronic network, such that the universal session manager retrieves validation information from the validation database in order to validate a customer;

said the universal session manager, in conjunction with the and validation module, enabling customers of the banking system to access the host server and the at least one plurality of remote server servers via a single login to either the host server or the at least one remote server;

the host server providing a consolidated homepage, via the interface, that gives a customer summary information on accounts of the customer with the banking system, and the host server further providing links to the accounts in a first frame of the interface, the accounts being respectively maintained by the plurality of remote servers; and

upon selection of a link by a customer, the universal session manager;

checks, based on information in the validation database, that the customer is allowed access to the remote server;

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provides access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server; and simultaneously presents the first frame, containing the links to the accounts, while presenting the second frame.

2. (Canceled)
3. (Original) The banking system of claim 2, wherein said consolidated homepage includes value-add features.
4. (Original) The banking system of claim 2, wherein said consolidated homepage includes customizable features.
5. (Original) The banking system of claim 1, wherein said validation module further includes a database storing information required for registering a customer in the remote service provider.
6. (Original) The banking system of claim 1, further comprising a trusted service module that serves as an intermediary between the host server and a trusted service provider.
7. (Original) The banking system of claim 1, wherein said trusted service provider comprises a remote server with special access requirements.
8. (Original) The banking system of claim 1, where the remote service provider further comprises a registration module and a login module.
9. (Currently amended) The banking system of ~~claim 1~~claim 8, wherein the login module receives the data for gaining access to the services provided by the remote service provider.
10. (Currently amended) The banking system of ~~claim 1~~claim 8, wherein the registration module receives the data for registering a customer in the remote service provider.
11. (Original) The banking system of claim 2, wherein the consolidated homepage

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provides automated clearinghouse access.

12. (Currently amended) A method for accessing a plurality of financial services offered by a banking system comprising a host server and a plurality of remote servers operatively linked across an electronic network, the method comprising:

receiving login information, for accessing the host server, from a customer;

the host server providing a consolidated homepage providing (1) an overview of available services that can be accessed a single login on to the banking system, and (2) links to the available services, the consolidated homepage including a first frame and a second frame;

retrieving data for accessing at least one remote server based at least in part on the received login information;

transmitting said data to the at least one remote server;

authenticating that access by the customer to the at least one remote server is allowed;

and

transparently connecting the customer to the remote server such that the customer is provided access to the remote server, by hosting the remote server in a second frame of the interface, so as to allow the customer use of services on the remote server, the method including simultaneously presenting the first frame, containing the links to the accounts, while presenting the second frame.

13. (Canceled)

14. (Currently amended) The method of claim 13, wherein said consolidated homepage provides a customer products and with a read-only summary of information on ~~all~~ active accounts of the customer with the banking system.

15. (Original) The method of claim 13 wherein said consolidated homepage provides a customer with information on value-add features.

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16. (Original) The method of claim 13, wherein said consolidated homepage is customizable by the customer to show only active accounts, information and views the customer wishes to have displayed upon successful login.

17. (Original) The method of claim 13, wherein said consolidated homepage provides automated clearinghouse access.

18. (Original) The method of claim 13, further comprising:  
a customer accessing a credit card service or a bill payment service.

19. (Original) The method of claim 13, further comprising the steps of:  
authenticating the identity of a customer; and  
transparently login the customer to all the services for which the customer has signed up.

20. (Currently amended) The method of claim 13, wherein said consolidated homepage includes:

~~a tab for accessing all active accounts;~~

a tab for accessing banking products and services a customer may be entitled to have but does not currently have; and

\_\_\_\_\_ a planning tab for providing financial planning assistance.

21. (Original) The method of claim 13, further comprising:  
determining customer data, and customer preferences; and  
dynamically generating a customized homepage based on said customer data and customer preferences.

22. (Original) The method of claim 13, further comprising dynamically determining what offers to target to customers.

23. (Original) The method of claim 13, further comprising:  
a customer bookmarking an internal service page; and

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directly accessing said bookmarked service page without accessing the homepage.

24. (Original) The method of claim 13, further comprising a customer accessing a frequently asked questions page with links to information sources.
25. (Original) The method of claim 13, further comprising the steps of:  
a customer linking to the host server or a remote server from a partnered site.
26. (Original) The method of claim 25, wherein said partnered site comprises a search engine.
27. (New) The banking system of claim 1, the universal session manager maintains both the first frame and a third frame, while hosting the remote server in the second frame.
28. (New) The banking system of claim 1, in which the universal session manager checking, based on information in the validation database, that the customer is allowed access to the remote server includes the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session.
29. (New) The banking system of claim 28, the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session includes:  
the universal session manager checking a session activity table of the customer.
30. (New) The banking system of claim 28, the universal session manager checking whether the customer has logged into the remote server during a current Internet banking session includes:  
the universal session manager providing the customer access to the remote server in the second frame without further authentication if the customer has logged into the remote server during a current Internet banking session; and  
the universal session manager performing further authentication, prior to

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providing the customer access to the remote server in the second frame, if the customer has not logged into the remote server during a current Internet banking session.

31. (New) The banking system of claim 30, the further authentication including performing a handshake protocol with the remote server.

32. (New) The method of claim 12, the first frame is maintained by the host server, and the second frame is maintained by a remote server providing services.